

Upfront Premium Reports

Lenders use the FHA Connection **Upfront Premium Collection** menu options (**Figure 1**) to pay and monitor upfront mortgage insurance premium (UFMIP or MIP) payments, including viewing a history of upfront MIP payments made online, retrieving current upfront MIP payment information on requested cases, and generating upfront MIP summary reports at the lender and branch level. In addition, lenders can access the message board from HUD's upfront premium collection system.

This **FHA Connection Guide** module focuses on accessing and viewing **Upfront Premium Reports**. The following sections provide general access instructions, descriptions, and illustrations of each upfront premium report:

- **Accessing Reports**
- **Penalties Due**
- **Refinance Exceptions**
- **Refunds Disbursed**
- **Unendorsed Cases**


Note: Find the **FHA Connection Guide** documentation for the other **Upfront Premium Collection** options as follows:

- **Upfront Premium Payments** provides training for submitting upfront MIP payments and viewing payment history as well as information regarding MIP payment research tools
- **Upfront Premium Case Information** provides training for viewing upfront MIP information for a specific case



Figure 1: Upfront Premium Collection menu

Accessing Reports

The **Upfront Premium Report** options provide access to reports on upfront premium cases that may require further tracking. Report requests are based on the requesting mortgagee ID; reports can be limited to the requesting mortgagee branch or expanded to include all branches of the mortgage company. Reports are immediately generated and displayed by completing the appropriate request page and clicking .

Upfront Premium reports can be obtained between 7:00 a.m. and 9:00 p.m. ET, Monday through Friday, excluding holidays. The Federal Reserve holiday calendar is observed.

The instructions that follow illustrate how to access a **List of Unendorsed Cases** report using your mortgagee number. These steps serve as instructions to access any of the **Upfront Premium Collection** reports (listed above):

1. After sign on, follow the menu path: **Single Family FHA > Single Family Origination > Upfront Premium Collection** to access the **Upfront Premium Collection** menu (**Figure 1**).

Note: The FHA Connection menu path appears as a breadcrumb trail in the red bar at the top of the function pages (just like the one illustrated at the top of each page of this guide).

2. Click the **Upfront Premium Report** to generate, for example, **Unendorsed Cases**.
3. On the List of Unendorsed Cases Query page (**Figure 2**), type the desired mortgagee ID in the **Mortgagee ID** field. Enter the full 10-digit ID to limit the results to a specific branch or the first five digits of the ID to expand the results to all branches within your lending institution.

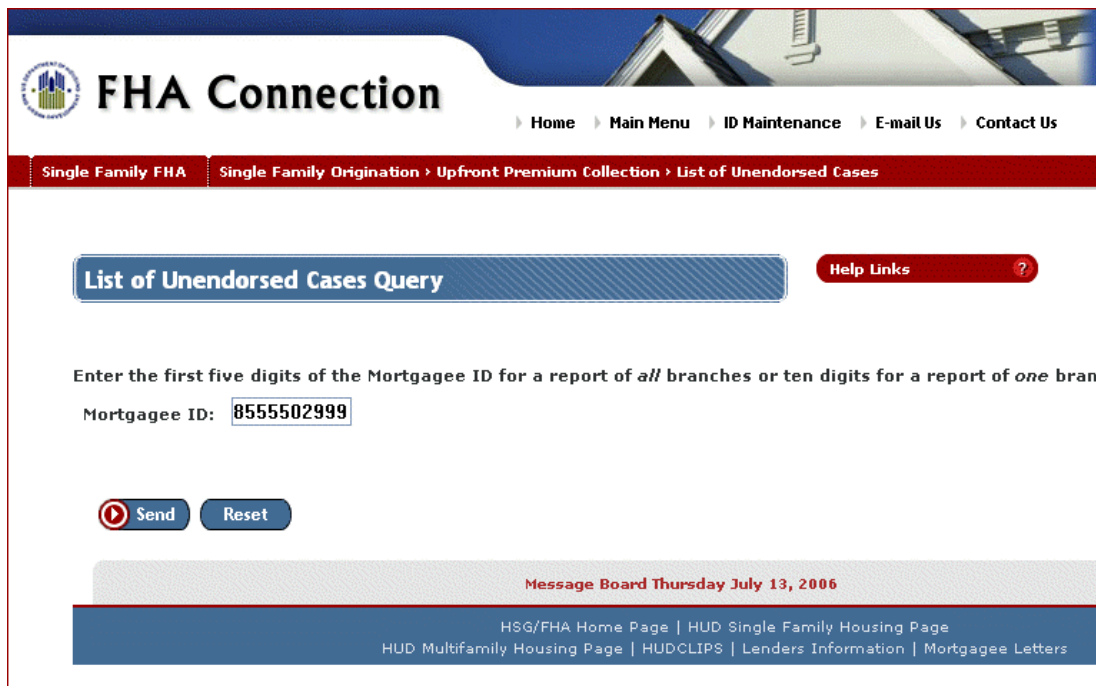



Figure 2: List of Unendorsed Cases Query

4. Click . The List of Unendorsed Cases Result page (**Figure 3**) appears, listing cases that received an upfront premium but are not yet endorsed.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Single Family FHA Single Family Origination > Upfront Premium Collection > List of Unendorsed Cases >

List of Unendorsed Cases Result [Help Link](#) ?

Requesting Mortgagee ID: 8555502999

Mortgagee ID: 8555502999 FIRST HOME LOAN COMPANY

Case number	Closing date	Premium paid	Refinance credit	Premium suspended	Potential debit	Debited amount	Penalties due (Y/N)	Refinance exceptions (Y/N)
021-1212121	1/28/1999	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N	N
021-5656567	5/28/1999	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
021-8989899	8/21/1997	\$1,687.50	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
021-6565654	6/22/2006	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	N	N
101-7878789	6/28/2006	\$3,708.75	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
101-3232321	7/31/2006	\$2,568.08	\$0.00	\$0.00	\$0.00	\$0.00	N	N
234-5656567	7/17/2006	\$2,175.23	\$0.00	\$0.00	\$0.00	\$0.00	N	Y
243-2222221	7/24/2006	\$2,080.65	\$0.00	\$0.00	\$0.00	\$0.00	N	N

TOTALS FOR MORTGAGEE 8555502999

Unendorsed exceptions:

Suspended cases	0
Penalties due	0
Refinance exceptions	4
Potential debit	0
Debited amount	0
Total	4

Other unendorsed cases 4 Number of unendorsed cases 8

[New Request](#) [Next >](#)

[HSG/FHA Home Page](#) |
 [HUD Single Family Housing Page](#) |
 [HUD Multifamily Housing Page](#) |
 [HUDCLIPS](#) |
 [Lenders Information](#) |
 [Mortgagee Letters](#)

Figure 3: List of Unendorsed Cases Result page

All **Upfront Premium Reports** results pages provide access to additional information for each case listed. Click the underlined **Case number** to link to the Case Master Summary page where details such as **Case status**, **Closing date**, penalty information, and **Premium available for endorsement** are listed. (See the **FHA Connection Guide** module, **Upfront Premium Case Information**, for more information about the Case Master Summary page.)

For additional assistance with procedural details and field definitions, click [Help Link](#) ? .

Penalties Due

The **Penalties Due** report (**Figure 4**) lists cases that require upfront MIP and have outstanding late charge and/or interest due.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Single Family FHA Single Family Origination > Upfront Premium Collection > Penalties Due >

Penalties Due Result [Help Link](#)

Requesting Mortgagee ID: 8555502999

Mortgagee ID: 8555502999 FIRST HOME LOAN COMPANY

Case number	Late due	Interest due	Total Penalties due
021-5554441	\$100.00	\$77.00	\$177.00
021-7896543	\$777.00	\$11.00	\$788.00

Total number of cases with penalties due for Mortgagee ID: 8555502999 2

[New Request](#)

HSG/FHA Home Page | HUD Single Family Housing Page
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters

Figure 4: Penalties Due Result page

Refinance Exceptions

The **Refinance Exceptions** report (**Figure 5**) lists refinance cases that received an upfront premium payment and either have incorrect refinance information or have no refi credit available to put toward the new case.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Single Family FHA Single Family Origination > Upfront Premium Collection > Refinance Exceptions >

Refinance Exceptions Result [Help Link](#)

Requesting Mortgagee ID: 8555502999

Mortgagee ID: 8555502999 FIRST HOME LOAN COMPANY

New case number	Closing date	Authorization number	Old case number	Refinance status
021-1236544	10/18/2006	9999967456789	021-3232333	OLD CASE TERMINATED, NO REFI CREDIT AVAILABLE
021-2468102	11/10/2006	9999969876543	021-3334444	OLD CASE TERMINATED, NO REFI CREDIT AVAILABLE
021-8765432	4/30/1999	1234567897011	021-7896666	OLD CASE TERMINATED, NO REFI CREDIT AVAILABLE

Total number of cases with refinance exceptions for Mortgagee ID: 8555502999 3

[New Request](#)

HSG/FHA Home Page | HUD Single Family Housing Page
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters

Figure 5: Refinance Exceptions Result page

Disbursed Refunds

The **Disbursed Refunds** report (**Figure 6**) displays information about upfront premium refunds that were disbursed within a specified date range. Since this is a cumulative report, the results can be quite lengthy using a broad date range. To minimize the report length, specify a smaller date range that focuses specifically on the date(s) of interest.

FHA Connection

Home Main Menu ID Maintenance E-mail Us Contact Us

Single Family FHA Single Family Origination > Upfront Premium Collection > Disbursed Refunds Report >

Disbursed Refunds Report Result [Help Link](#) ?

Requesting Mortgagee ID: 85555029990

Mortgagee ID: 85555029990 FIRST HOME LOAN COMPANY

Case number	Disbursed date	Refund amount	Confirm date	Request date	Authorization date	Disburse mode (Mail or EFT)
021-0909099	10/7/2003	\$234.38	4/24/2006	4/24/2006	5/22/2006	Mail
021-3232323	6/29/2001	\$640.00	4/5/2006	4/5/2006	4/5/2006	Mail
021-5656566	6/29/2001	\$1,000.00	4/5/2006	4/5/2006	4/5/2006	Mail
021-8282822	10/7/2003	\$20.00	5/4/2007	5/4/2007	5/4/2007	Mail

Total number of cases with disbursed refunds for Mortgagee ID: 8555502999 4


[New Request](#)

HSG/FHA Home Page | HUD Single Family Housing Page
HUD Multifamily Housing Page | HUDCLIPS | Lenders Information | Mortgagee Letters

Figure 6: Disbursed Refunds Report Result page

Unendorsed Cases

The **Unendorsed Cases** report (Figure 7) displays, for the specified mortgagee ID, all cases that received upfront premium but are not yet endorsed. For each case listed, detailed information includes premium received, and (if applicable) the available refinance credit amount, as well as suspension and/or penalty information. Cases are grouped by Mortgagee (branch) ID and listed in numerical order within each branch grouping.


FHA Connection

[Home](#)
[Main Menu](#)
[ID Maintenance](#)
[E-mail Us](#)
[Contact Us](#)

[Single Family FHA](#)
[Single Family Origination > Upfront Premium Collection > List of Unendorsed Cases >](#)

List of Unendorsed Cases Result
[Help Link](#)

Requesting Mortgagee ID: **8555502999**

Mortgagee ID: **8555502999** **FIRST HOME LOAN COMPANY**

Case number	Closing date	Premium paid	Refinance credit	Premium suspended	Potential debit	Debited amount	Penalties due (Y/N)	Refinance exceptions (Y/N)	
021-1212121	1/28/1999	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N	N	
021-5656567	5/28/1999	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N	Y	
021-8989899	8/21/1997	\$1,687.50	\$0.00	\$0.00	\$0.00	\$0.00	N	Y	
021-6565654	6/22/2006	\$3,000.00	\$0.00	\$0.00	\$0.00	\$0.00	N	N	
101-7878789	6/28/2006	\$3,708.75	\$0.00	\$0.00	\$0.00	\$0.00	N	Y	
101-3232321	7/31/2006	\$2,568.08	\$0.00	\$0.00	\$0.00	\$0.00	N	N	
234-5656567	7/17/2006	\$2,175.23	\$0.00	\$0.00	\$0.00	\$0.00	N	Y	
243-2222221	7/24/2006	\$2,080.65	\$0.00	\$0.00	\$0.00	\$0.00	N	N	
TOTALS FOR MORTGAGEE		8555502999							
<u>Unendorsed exceptions:</u>									
Suspended cases		0							
Penalties due		0							
Refinance exceptions		4							
Potential debit		0							
Debited amount		0							
Total		4		Other unendorsed cases		0		Number of unendorsed cases 8	

[New Request](#)
[Next >](#)

[HSG/FHA Home Page](#) | [HUD Single Family Housing Page](#)
[HUD Multifamily Housing Page](#) | [HUDCLIPS](#) | [Lenders Information](#) | [Mortgagee Letters](#)

Figure 7: List of Unendorsed Cases Result page